



Order Filed on September 30,  
2016 by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2C

Rob Saltzman, Esquire  
Pluese, Becker & Saltzman, LLC  
RS1765  
20000 Horizon Way, Suite 900  
Mount Laurel, NJ 08054-4318  
(856) 813-1700  
Attorneys' for the Mortgagee  
File No. 086737B

In Re:

James A. Goerlich

Case No.: 15-22348-SLM

Hearing Date: September 14, 2016  
Judge: Stacey L. Meisel

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY  
AND/OR MOTION TO DISMISS  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

**DATED: September 30, 2016**

A handwritten signature in cursive script that reads "Stacey L. Meisel".  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Applicant: Seterus Inc., as authorized subservicer for Federal  
National Mortgage Association ("Fannie Mae"),  
creditor  
Applicant's Counsel: Rob Saltzman, Esquire  
Debtor's Counsel: Russell L. Low, Esquire  
Property Involved ("Collateral"): 305 Kawameeh Drive, Union, NJ 07083  
Relief Sought: ☒ Motion for Relief From the Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:
  - ☒ The Debtor is overdue for six months, from April 1, 2016 to September 1, 2016.
  - ☒ The Debtor is overdue for six payments at \$899.73 per month.
  - ☒ Less suspense balance of \$402.87.Total Arrearages Due \$4,995.51.
2. Debtor must cure all post-Petition arrearages as follows:
  - ☒ Beginning on October 1, 2016, regular monthly mortgage payments shall continue to be made in the amount of \$899.73.
  - ☒ Beginning on October 1, 2016, additional monthly cure payments shall be made in the amount of \$832.59 for six (6) months.
3. Payments to the Secured Creditor shall be made to the following address(es):
  - ☒ Regular monthly payment:

Seterus, Inc.  
PO Box 11790  
Newark, NJ 07101-4790
4. In the event of Default:
  - ☒ If the Debtor fails to make the immediate payment specified above or fails to make

any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

☒ The Applicant is awarded attorneys fees of \$, and costs of \$176.00.

The fees and costs are payable:

☒ through the Chapter 13 Plan.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
James A. Goerlich  
Debtor

Case No. 15-22348-SLM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 30, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2016.

db +James A. Goerlich, 305 Kawameeh Drive, Union, NJ 07083-8315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 02, 2016

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2016 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Robert P. Saltzman on behalf of Creditor Seterus, Inc. as the authorized subservicer for  
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. dnj@pbslaw.org  
Russell L. Low on behalf of Debtor James A. Goerlich rbear611@aol.com, lowlaw505@gmail.com  
Sean M. O'Brien on behalf of Creditor Seterus, Inc. as the authorized subservicer for Federal  
National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. sobrien@flwlaw.com  
TOTAL: 6